The Direct Loan MPN and the Direct PLUS Loan MPN

THE SCHOOL'S ROLE

The school and the Direct Loan MPN

To receive a Direct Loan, a borrower must complete and sign a Master Promissory Note (MPN). Note that a borrower who has signed an MPN for Direct Subsidized/Unsubsidized loans will need to sign a separate MPN to receive a Direct PLUS Loan. The MPN is the document that makes a borrower legally responsible for repaying his or her Direct Loans.

Student and parent borrowers can complete and sign an electronic MPN at **StudentLoans.gov**. Most schools have found this web-based process to be the most convenient, timely, and reliable way to complete an MPN, and encourage all of their student borrowers and parent borrowers to file electronically. In fact, almost all of the MPNs submitted in the most recent year were signed electronically.

As the electronic MPN process has become more popular, many schools only use the paper MPN on a contingency basis. That is, the school encourages its borrowers to complete the MPN electronically and only provides the paper MPN upon request. (A Direct Loan borrower cannot be required to complete the MPN electronically.) You may order paper copies of the MPN if your school wants to provide them directly to the borrower.

The Department must have an accepted and linked MPN on file before you disburse any loan funds to the borrower. COD will reject an actual disbursement record if it cannot identify a valid MPN for the borrower.

Another advantage of completing an MPN electronically through **StudentLoans. gov** is that first-time student borrowers can complete their required entrance counseling on the same website as the MPN. We'll talk more about the entrance counseling requirement in chapter 6.

Paper MPNs
Copies of the Master Promissory Note are provided to borrowers and schools by the Department. Ordering instructions are on the ED Pubs website at **http://edpubs.ed.gov.**

34 CFR 685.402(f) and definition of master promissory note 34 CFR 685.102

MPN on the Web (eMPN)
https://studentloans.gov/

COD website
https://cod.ed.gov/cod/LoginPage

For your reference, sample copies of the MPN and related materials are available online:
www.direct.ed.gov/mpn.html

Booking a loan

COD will book a loan after it has received:
1. an award record that has been linked to the MPN (identifiers for the borrower match on the MPN and the COD common record),
2. a Master Promissory Note that has been completed and signed by the borrower and accepted and linked by COD,
3. (for Direct PLUS) an accepted credit decision or successfully appealed credit check, and
4. an actual disbursement record (DRI=True).

Note that if there are differences in a borrowers identifying information across the origination record and the MPN, the MPN will not link to the loan that is being disbursed and the disbursement record will be rejected.

If the disbursement date is in the future, the loan will be booked on that future disbursement date.

The school and the Direct PLUS Loan MPN

A parent or a graduate/professional student must submit additional information (for example, the loan amount requested) to receive a Direct PLUS Loan. A school can collect this information online by asking student borrowers and parent borrowers to complete the Direct PLUS Loan Request for Supplemental Information (Direct PLUS Loan Request) on the **StudentLoans.gov** website, or it can use its own process to collect the information.

When a borrower submits a Direct PLUS Loan Request online, you can receive the information electronically on a daily basis, or only when you specifically request it. We'll describe how to set up your participation and data options later in this chapter.

OVERVIEW OF THE MPN

There are two types of MPNs for Direct Loans, one for student borrowers receiving Direct Subsidized/Unsubsidized Loans, and the other for parent borrowers or graduate/professional students who are receiving Direct PLUS Loans.

The MPN collects identifying information for the borrower and the school, such as the borrower's name, SSN, date of birth, address and references. The MPN also contains information on the terms and conditions of the loan(s) that will be made under the MPN, including cancellation provisions, interest, fees, late charges, repayment options, and information about the consequences of default.

Direct PLUS Loan Requests

The online Direct PLUS Loan Request collects information that is needed to submit a Direct PLUS record to the COD system (see chapters 2 and 4). In particular, it gives the borrower the option to request a specific amount to be borrowed. In addition, a parent borrower can specify whether any Direct PLUS credit balance is to be paid to the student or to the parent.

EA 2012-04-05 (Direct Loans)
EA 2013-04-19 (Direct Loans)
EA 2013-05-10 (COD)

http://ifap.ed.gov/ffelvarrates/053113FF ELVarInterRatePeriodJuly1June30.html

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Direct Loan Processing Information - MPNs

EA-2011-16-09 contains information about:
- MPN Basics
- MPN Notifications
- System-generated MPN Acknowledgements
- School Processing Options
- MPN Searches and Reports

MPN Identification Number

Each MPN has a 21-digit identification number that is similar to the Loan/Award ID, with some key differences:

- the 10th position shows the type of MPN (only 2 types), rather than the loan type indicator.
- the Year Indicator represents the "trailer" in the award year that the MPN was created, as opposed to the award year for the loan (e.g., "13" for the 2012-2013 award year).
- the MPN sequence number will only change if a new MPN is created for that student with that type loan at that school for the same award year.

123456789	M	11	G99999	001
Student's SSN	Type of MPN M = Sub/Unsub N = PLUS	Year Indicator	Direct Loan School Code (Begins with G or E)	Sequence Number

The MPN ID does not change for subsequent loans associated with the MPN—each loan will have its own unique loan/award ID.

The MPN does not include specific details concerning the loans that are to be made under that MPN, such as loan amounts, loan periods, or disbursement dates and amounts. Your school submits this type of loan information to the COD System using the common record or by entering it directly on the COD website (see *Chapter 4*).

Using the MPN for multiple loans

Because the MPN does not include specific loan information, schools may use a single MPN to make additional loans in subsequent academic years. The option of using the MPN as a multiyear promissory note is available only to schools located in the United States. Students attending foreign schools that participate in the Direct Loan Program are required to complete new MPNs each academic year.

Your school must notify the student or parent borrower of the proposed loan amounts and give the borrower an opportunity to decline the loan or request a lower loan amount. We will discuss this further in the section on the confirmation process later in this chapter.

In general, an MPN expires 10 years after the date that the COD system receives the signed MPN, provided that at least one actual disbursement is made within 12 months of the COD receipt date.

A new MPN will have to be completed if:

1. The borrower does not have a valid Direct Loan MPN on file with the COD System, or

2. All MPNs on file are expired or have been closed by the borrower, or

3. In the case of a Direct PLUS Loan, the most recent Direct PLUS MPN was linked to a loan with an endorser (see "adverse credit history" in chapters 1, 3, and 4).

If a borrower has transferred from another postsecondary school, you can check the borrower's ISIR or the COD website to see if he or he has a valid MPN on file. (Note that only MPNs linked to booked loans are shown on the ISIR; however, the COD website will show any valid Direct Loan MPN for the student borrower, even if it is not linked to a loan.)

Note that the MPN may be used to make multiple loans within the same academic year. Even schools that are not authorized or choose not to use the multiyear feature of the MPN can make more than one loan under an MPN within the same academic year.

Expiration of the MPN

An MPN will expire if no disbursement is made within 12 months (1 year) after the date that the COD System receives the MPN. If a disbursement has been made, the MPN will expire 10 years after that date COD received it. A PLUS MPN will expire if the associated PLUS Loan has been linked with an endorser.

Borrowers who are minors

A student borrower who is a minor (less than 18 years old) may sign an MPN without an endorser or other security. The borrower is legally obligated to repay the loan without regard to any state law that deals with minors taking on debt.

Power of attorney and completing an MPN

A third party with power of attorney for the borrower may sign the promissory note if the borrower is unable to sign. Use of a power of attorney when signing an MPN limits the use of the MPN to one loan. If the borrower submits his or her MPN through the school, the school must retain a copy of the original power of attorney and submit a copy with the MPN to the loan holder. A photocopy or a fax of the power of attorney is acceptable.

If the note is signed with a power of attorney, the student must authorize the school in writing to credit the loan funds to his or her account at the school. In addition, the school must pay any remaining credit balance to the student.

See *The Federal Student Aid Handbook, Volume 3* for further discussion of ED approval needed to use a power of attorney for disbursements.

MPN from another school

If a borrower has submitted an MPN listing another school (or schools) and your school is an *MY* school, your school may use that MPN to make loans. The MPN does not have to be updated with your school's name. (A *SY* school may not use an MPN from another school.)

<div style="border: 1px solid; padding: 10px;">

Direct PLUS Loan request and confirmation

A parent or a graduate student can submit a request for a Direct PLUS Loan online at **StudentLoans.gov**. This request constitutes active confirmation for a Direct PLUS Loan.

If you are originating a Direct PLUS Loan for a parent borrower who has not completed a Direct PLUS Loan Request online, you will need to collect additional information that is required to process the loan.

In addition, active confirmation is required for PLUS, so the Direct PLUS Loan Request can act as the school's active confirmation. A school can also use the Direct PLUS Loan Request to collect permission to apply loan funds to non-school charges and for a parent borrower to give permission to disburse credit balances to student instead of the parent.

</div>

Choosing not to use the multiyear feature

New schools that are eligible for the MY feature are automatically defaulted to the MY feature in the COD system. Either the school or the borrower may choose not to use the multiyear (MY) feature of the MPN.

When a school decides not to use the MY feature of the MPN, this decision applies to all Direct Loans processed by the school (Direct Subsidized, Direct Unsubsidized, and Direct PLUS). Multiyear schools wishing to become single year schools or single year schools wishing to become multiyear schools must make the request through the COD School Relations Center.

Student loan borrowers may decline to use the multiyear feature of the MPN. Borrowers may also cancel authorization for subsequent loans to be made under an MPN after the first loan is made by notifying the school in writing. Borrowers may send their written notification to their servicer or to their school to forward to COD. The effective date is the date the school, COD, or the servicer receives the written cancellation request. If the borrower cancels the multiyear authorization on a loan that is not completely disbursed, the school may make remaining disbursements on existing loans unless the borrower tells the school to cancel or adjust the disbursements. To obtain additional loans, the borrower will need to complete a new MPN.

CHOOSING ELECTRONIC PROCESSING

If you want student borrowers and parent borrowers to be able to complete an MPN electronically and submit a Direct PLUS Loan Request on the **StudentLoans.gov** website listing your school, you may need to update your school's options on the COD website (see below). Remember that a borrower retains the option to sign a paper MPN, if he or she chooses.

On the other hand, if you don't want your student borrowers and parent borrowers to be able to sign MPNs electronically, you can change your school's options on the COD website to "N" for MPN participation and/or Direct PLUS Application participation.

School Options for eMPN and Direct PLUS Loan Requests

Authorized school users can set up the following options on the COD website by going to the *School Options Information page*. If you don't have the necessary authorization to change these options, your school must submit a request to the COD School Relations Center.

▶ **eMPN options**

- *eMPN Participation.* Select "Y" to enable students and parents to choose your school from the dropdown menu in Step 1 of the eMPN process.

- *LOR Required.* You can specify whether you want borrowers to be able to complete the eMPN before you've submitted an origination record. If you select no (N), borrowers at your school can complete an electronic MPN at any time. If you prefer that the MPN not be completed until the borrower is actually enrolled in the school or has accepted a financial aid package, you can select yes (Y). If you select "Y," a borrower will not be able to select your school's name from the dropdown menu in Step 1 of the eMPN until the COD system has received a loan origination record for that borrower. Note that a student or parent borrower will still be able to complete an eMPN if he or she uses the name of another school that accepts eMPNs at any time.

- *Multiple Locations.* Schools with multiple locations have the option to select the individual states their school name will appear under for all **www.StudentLoans.gov** processes in which the school participates. This option is not Award Year specific. Schools may update this option by visiting the School Options page on the COD website. Additional locations are not able to select multiple states; they inherit their associated state(s) from the associated main school's selections.

- *Message.* You can include a message to borrowers who are completing an MPN for your school. This can be used to provide specific instructions, deadlines, or next steps that the borrower must take.

- *School Name.* You can change how your school's name is displayed on the dropdown selection menu on the **StudentLoans.gov** site. This selection will also determine how your name is displayed on the school listing for the Direct PLUS Loan Request, if you choose to participate in the Parent PLUS or Grad PLUS Loan request processes.

▶ Direct PLUS Loan Request options

The Direct PLUS Loan Request Options are found under "Main Campus Information" and are set by the main campus only. The selected options will apply to any additional location associated with that main campus.

Electronic Parent Direct PLUS Request
- *Participate—Yes* or *No* (Default value is *Yes)*

- *Date Range* (Default value for new schools will be set to the current processing year)

- *Application Response Option*—School can choose to receive parent Direct PLUS data *Daily* or *On Demand* (Default value is *Daily*)

Electronic Grad Direct PLUS Request
- *Participate—Yes* or *No* (Default value is *Yes)*

- *Date Range* (Default value for new schools will be set to the current processing year)

- *Application Response Option*—School can choose to receive Grad Direct PLUS data *Daily* or *On Demand* (Default value is *Daily*)

Advantages of the electronic MPN

The electronic MPN can greatly speed up the loan process by enabling the borrower to electronically sign and submit the MPN online. There is no time lost while the MPN is in the mail, and processing is almost instantaneous.

Another advantage is the structure of the electronic MPN, which presents information to borrowers in four steps, encouraging the borrower to closely examine the loan document. To reinforce the importance of understanding the terms and conditions of the loan, the electronic MPN asks the student to affirmatively respond after reading the Borrower's Rights and Responsibilities Statement and the MPN Addendum (if applicable).

The electronic MPN also greatly simplifies the loan process for your school because it automatically delivers the MPN to the COD System. You don't have to prepare manifests or deal with possible batch discrepancies when submitting multiple MPNs to COD by mail.

CONFIRMATION FOR SUBSEQUENT LOANS

Your school must have a confirmation process to ensure that the borrower wants loans for a subsequent academic year that are awarded under a previously signed MPN. You may use either an active or passive confirmation process for Direct Subsidized and Unsubsidized Loans.

- *Active confirmation* — the school does not disburse the loan until the borrower either takes a positive action to accept the proposed loan type and amount or requests changes to the proposed loan package.

- *Passive confirmation* — the school does not disburse the loan until the borrower is notified of the proposed loan package and the time given to the borrower to respond has elapsed. The borrower only needs to take action if he or she wants to decline the loan or make adjustments to the type or amount of the loan.

Your school must use an active confirmation process for subsequent Direct PLUS Loans made under an existing MPN. (Note that completion of the Direct PLUS Loan Request at **StudentLoans.gov** constitutes active confirmation because the borrower enters a requested loan amount.)

The confirmation process may be part of the required notices and disclosures that already exist, or it may be a separate process that supplements those notices and disclosures. For example, your school's award letter (sent as part of the General Notification Requirements described in *Volume 5*) may be used as part of either an active or passive confirmation process. For active confirmation, the borrower would be

asked to confirm the loan amount offered by responding to your school's offer. For passive confirmation, the borrower would be asked to respond only if he or she wanted to cancel or reduce the loan amount offered.

In the case of Direct PLUS Loans, if your school is using a separate school-developed Direct PLUS Loan request form that includes a requested loan amount, the submission of the form can serve as "active confirmation" that the borrower wants to take out that loan amount.

Generally, schools should use the same confirmation process for all borrowers. However, in some cases, a school may want to establish more than one confirmation process to accommodate existing administrative procedures, or because the school believes that it can best inform borrowers of their loan obligations if it uses different confirmation processes for different groups of students. For example, a school could have a policy that requires active confirmation for undergraduate students and passive confirmation for graduate students.

USING PAPER MPNS

In the case of the paper MPN, you may print them for students or use paper MPNs ordered from FSA Pubs. Students can also go directly to the **StudentLoans.gov** website and download a blank paper MPN or log in and download a partially completed paper MPN.

MPN printing options

If you want to provide MPNs to borrowers at your school, you can provide MPNs supplied by FSA Pubs or you can print them at your school. You can order Direct Loan and other documents from FSA Pubs at

http://www.fsapubs.gov/app/Search/ElectronicCatalog.aspx?Type=MPN

Providing MPNs from FSA Pubs

There are two types of MPNs available from FSA Pubs:

1. *An MPN with no pre-printed data to the borrower*—you may order copies of the "MPN with data labels" from FSAPubs.

2. *An MPN with pre-printed borrower data to the borrower*—you may order copies of the "MPN without data labels" from FSA-Pubs. The MPN without data labels is for schools that use EDExpress or other software that prints data labels (such as "Name" and "Address") on the MPN.

Ordering MPNs from the Department

MPNs can be ordered at FSA Pubs **(www.fsapubs.gov)** at no charge. If you plan to send MPNs to borrowers with preprinted information from your system, be sure to order "MPNs without data labels," as shown below.

MPN without data labels

MPN with data labels

Providing MPNs printed at your school

Use your school's software to print a complete MPN with pre-printed borrower data and provide it to the borrower. The school may not change the format or wording of the MPN. (See sidebar earlier on required ED approval of the school MPN.)

If your school wishes to print MPNs for some students at the *Individual record level*, you should indicate that in the field for the "Promissory Note Print Code" in the student's origination record. Select Promissory Note Print Code choice "O" when you are sending in an origination record.

Sending this code with the origination will override the school-level option. If you decide to help an individual student fill out the MPN on-the-spot, you can submit an "O" in the student's award record.

The following statuses apply to MPNs:

Status	Reason
Pending (**P**)	No loans have linked to the MPN and the expiration date is in the future. Loans may link to the MPN.

Active (**A**) (Shown on COD as Accepted)	A loan has linked to the MPN and the MPN expiration date is in the future. Additional loans may link to the MPN.
	
	Any of the following:
	
	■ The expiration date is in the past. Loans may still link to the MPN if the award date is before the expiration date.
	
	■ One or more loans were discharged due to:
	  • Death (all MPNs are inactive,
	  • Unauthorized Signature (MPN linked to discharged loan only), or
	  • False Certification/Identity Theft (MPN linked to discharged loan only).

Closed (**C**)	The borrower requests that no new loans be made under the MPN.
Inactive due to the linking of a PLUS Loan with an endorser (**E**) (Direct PLUS Loan only)	For all new loans, an endorser is obtained ■ All Direct PLUS MPNs received before the endorser was obtained are inactive. ■ A new Direct PLUS MPN is required for all future loans.

Sending the MPN to the borrower

If your school will be sending the MPN to the borrower, it is helpful to include a cover note explaining how soon the MPN must be returned and reminding the borrower not to alter the MPN, to write legibly in blue or black ink, and to return the MPN with an original signature (see "MPN acceptance guidelines," below). Do not cover any of the text or information fields with a date stamp or school stamp, and do not use "highlighters" to indicate fields that need to be filled out, as this may interfere with the scanning of the MPN.

After the borrower signs the MPN, the borrower can return the MPN to the school or mail it directly to the Department.

- If you intend for the borrower to mail the MPN directly to the Department, you should explain this clearly in the cover note when you send the MPN to the borrower.

- If you expect the borrower to return the MPN to your office for submission to the Department, the cover note should specify the timeframe for the borrower to return the signed MPN.

Reviewing paper MPNs prior to submission to the Department

Your office should have a thorough review procedure to be sure that the MPNs are properly completed and signed to avoid processing delays.

MPN acceptance guidelines

To help ensure that COD accepts MPNs from your borrowers, make sure that:

- the MPN was completed in blue or black ink.

- the MPN has an original signature. (Signatures must not be faxed, stamped, photocopied, or signed in pencil.)

- the borrower has not altered the signature or the text of the MPN

- hand-written data on the MPN is legible.

- all pre-printed legal text and borrower-entered information is readable and is not obstructed by a school stamp or date stamp (do not use "highlighters" to indicate fields on the MPN, as the highlighter color makes the document difficult to scan).

- the legal text is printed on the reverse or subsequent pages of the MPN if using the downloadable version of an MPN.

Submitting paper MPNs to the MPN Processing Center

After checking to make sure that the MPN has been correctly completed and is signed, forward it to the MPN processing center. The Department recommends that schools send MPN batches to the Department by certified mail (return receipt requested) or by express mail service. This provides schools with a way to track down batches.

Your school is not required to keep copies of MPNs. However, you may want to keep copies on hand until they are accepted. Schools do not have responsibility for MPNs after they are accepted in the COD system.

With each shipment (batch) of MPNs, you must include a hard-copy (paper) manifest that lists the borrowers' names and MPN ID numbers for each MPN in the batch. The manifest also has a certification statement to be signed by the appropriate school official attesting to what is being submitted.

MPNs for Direct Subsidized and Unsubsidized Loans must be batched separately from the MPNs for Direct PLUS Loans, with a separate MPN manifest for each batch. MPNs should be batched in groups, but of no more than 100.

Separate MPN batches and manifests are also required for each Direct Loan school code at a school. For example, one school may have different school codes for branch campuses or programs, such as law and medicine.

How the Department reviews and processes paper MPNs

The Department will review all paper MPNs to ensure they are properly completed and signed in order for them to be legally binding documents that require borrowers to repay their Direct Loans.

When the Department receives a batch submission of MPNs from a school, it compares the MPNs in the batch with the listing on the manifest, and then signs the manifest and returns it to the school.

If there are discrepancies, the Department will note them on the manifest. For example, an MPN that is in the batch might not be listed on the manifest, in which case the MPN is returned to the school with the manifest.

The Department also reviews each individual MPN that it receives, and accepts or returns it. If accepted, the MPN will be imaged and the MPN data will be sent to the COD system. COD will send MPN acknowledgments to schools for any MPN that it accepts.

Returned MPNs

If the MPN has missing items or contains mistakes, the Department will return it for correction to the school or borrower, depending on who sent the MPN.

If the Department returns an MPN to your school, the shipping manifest is annotated to reflect the reason it was returned (for example, no signature).

Corrections can often be made directly on the MPN that has been returned by the Department, although a borrower may have to initial the changes. The borrower may cross out any error that he/she has made when filling out the MPN, correct it, and initial the correction; and return the properly completed and signed MPN to the school or the Department.

> **Checking award records for "Pending" MPNs**
>
> If the MPN Response or COD Web site lists the MPN as pending but you believe that the award record was already submitted for that borrower, you may want to find out what happened to the award record. For example:
> • Did your office send the award record to the COD system?
> • Did the COD system reject the award record?
> • Was a rejected award record corrected and sent as a change record to the COD system?

MPN LINKING AND MPN RESPONSES

Once the COD system receives and accepts the MPN data, it will try to link that MPN with a loan origination record that has been submitted for the borrower. If the borrower has filed more than one MPN, COD will link the loan to the MPN with the latest expiration date.

If COD cannot locate an origination record for the borrower, it will hold the MPN in a pending status, waiting to be linked to an origination record. If you're sure that you've submitted an origination record for the student but the MPN is still in Pending status, check to see if the origination record has failed to link because its Person Identifier information (see box on the next page) doesn't match with the MPN.

COD will keep the MPN on file as "pending" until it receives and links a corresponding origination record or the MPN expires.

MPN Responses

The COD System sends MPN responses to all schools associated with an MPN. A school is associated with an MPN when it has a loan linked to that MPN or it is the school specified on the MPN.

A – Accepted MPNs. No action needed.
P – Pending. MPN accepted, but COD has not received an origination record for the student. No action is required, but you should check if you believe that you have already sent an origination record.
R – MPN not on file.
C – MPN is closed.
E – Inactive due to the linking of a PLUS Loan with an endorser.

> **MPN responses**
>
> Both the Common Record Response (CRAAyyOP) and the MPN Response (CRPNyyOP) can contain the MPN status determined by the COD System for a loan record.
>
> The COD System returns a Response complex element with a Response Code of A (Accepted), R (Rejected), or C (Corrected).
>
> The ISIR value response business rule is A = Active MPN

Person Identifier information used to link loans

For Direct Subsidized and Unsubsidized Loans, the COD system will link a valid MPN using the borrower's Current SSN, Date of Birth, and first two characters of the first name.

For Direct PLUS Loans, the COD System will link a valid MPN using all of the following data elements:

- Current borrower SSN
- Borrower Date of Birth
- First two characters of the borrower's first name
- Accepted credit decision*

- Current student SSN
- Student Date of Birth
- First two characters of the student's first name

If the single-year feature is being used, additional items must match for COD to link a loan to the MPN: the Direct Loan School Code and the academic year start/end dates.

*An accepted credit decision must be on file for the Direct PLUS award or it will not link, even if there is a valid MPN on file. More detail about the credit decision process is found in chapters 3 and 4.

Use of Person Identifier information to link loans to MPNs

An accepted loan origination record and valid MPN will not link if the Person Identifier information differs on the award and MPN.

Schools should encourage borrowers to list the same Person Identifier information (i.e., complete formal name) used to file the Free Application for Federal Student Aid (FAFSA) on applications for all types of financial aid.

System-generated MPN responses

A system-generated MPN response (MPN Acknowledgement) is triggered by:

- New MPN.
- Change in MPN expiration date
- Change in MPN status

This response may be sent to more than one school if the MPN was created at one school (or the student chose the school when completing the MPN on **StudentLoans.gov**, but the student ended up receiving a loan at another school. In this case, the school whose loan linked to the MPN will also be sent a response about the MPN status and expiration date.

COD does not send MPN responses for MPNs that are returned for correction.